

PO BOX 590
Bessemer, AL 35021-0590

Return Service Requested

[EXHIBIT (C)]

CREDIT BUREAU OF BESSEMER, INC.

Collection Service Division

(205) 428-7323 - (866) 428-7323

ROBERT MCCRAY 00164737-50-070
PO BOX 56
ELMORE AL 36025-0056

Date: July 11, 2005

Total Due: \$ 200.00

Send To:

CREDIT BUREAU OF BESSEMER, INC.**Collection Service Division**PO BOX 590
Bessemer, AL 35021-0590

(Detach upper portion and return with payment. Keep the bottom for your records.)

Date: July 11, 2005

Total Due: \$ 200.00**THIS COMMUNICATION IS FROM A DEBT COLLECTOR
COLLECTION NOTICE**

Your account(s) with HEALTH SERVICES FOUNDATIO has been placed for collection. The account(s) is now past due. You are instructed to mail your balance in full or contact our office immediately at 205-428-7323 or 1-866-428-7323 to pay your account or to discuss this outstanding balance. Failure to pay the balance in full within 30 days may result in the account(s) being reported as an unpaid bad debt on your credit file for up to seven years. You should act now to avoid the possibility of this account(s) being sent for further collection efforts allowed by law.

**THIS IS AN ATTEMPT TO COLLECT A DEBT. INFORMATION GAINED
MAY BE USED FOR THAT PURPOSE.*******NOTICE*****

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt against you and mail you a copy of such verification. If you notify this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

REGARDING	SRV-DATE	ACCT#	CLIENT#	BALANCE DUE
HEALTH SERVICES FOUNDATIO	02/24/05	00164737	0037835720	200.00

Total Due.....> 200.00

Total Balance Due may not reflect all charges on your account.

CREDIT BUREAU OF BESSEMER, INC. Collection Services Division PO Box 590 * Bessemer, AL 35021 (205) 428-7323 - (866) 428-7323

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